

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>  <b>MARGARITA M. COLLADO,</b>  <b>Debtor</b>	<b>Chapter 13 Bankruptcy</b>  <b>Bankruptcy No. 17-10952 REF</b>
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**CERTIFICATE OF NO RESPONSE**

I, George M. Lutz, Esquire, attorney for Debtor, hereby certify that neither the Trustee nor the United States Trustee nor any interested persons have filed an Answer within the time set by the court to the Debtor's Motion to Approve Loan Modification Agreement with Ditech Financial LLC, and the Debtor requests that the court grant the Debtor's Motion to Approve Loan Modification Agreement with Ditech Financial LLC, as the Motion is uncontested.

**Date:** March 1, 2018

Respectfully submitted,

**Hartman, Valeriano, Magovern & Lutz, PC**

**by:** */s/ George M. Lutz*

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